

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re Helen Racanelli \_\_\_\_\_  
Debtor \_\_\_\_\_

Case No. 16-22617  
Reporting Period: October 2020

Social Security # ████████2778  
(last 4 digits only)

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.  
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Helen Racanelli

Date 10/2020

Signature of Joint Debtor

Date \_\_\_\_\_



In re Helen Racanelli  
DebtorCase No. 16-22617  
Reporting Period: OCTOBER 2020

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$ 11,755.41	
RECEIPTS	263,290.35	
Wages (Net)	8,283.74	
Interest and Dividend Income	1.00	
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	8,250.00	
Total Receipts	291,580.50	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	# 629.85	
Insurance		
Auto Expense	# 95.12	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	# 200	
Food, Clothing, Hygiene	\$ 4,339.14	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)	Cable # 267.35	
Total Ordinary Disbursements	\$ 5,526.46	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	\$ 286,054.04	

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In re

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**Debtor**

Helen Racanelli

Case No.

Reporting Period: October 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income Anthony	\$ 8250	
Other Taxes N/A		
Other Ordinary Disbursements Cable.	\$ 267.35	
Other Reorganization Expenses N/A		

THE FOLLOWING SECTION MUST BE COMPLETED

**DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)**

<b>TOTAL DISBURSEMENTS</b>	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	

10/66

8520

7/10/2014

A/4

78.568

7/10/2014

A/4

In re Helen Racanelli  
Debtor

Case No. 16-22617  
Reporting Period: October 2020

## BANK RECONCILIATIONS

**Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
BALANCE PER BOOKS	N/A			
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (ATTACH LIST)				
(-) OUTSTANDING CHECKS (ATTACH LIST):				
OTHER (ATTACH EXPLANATION)				
ADJUSTED BANK BALANCE *				

**\*\*Adjusted Bank Balance** must equal **Balance per Books**

#### OTHER

7/26

A/U

A/U

A/U

**In re**

**Debtor**

Helen Racanelli

Case No.

16-22617

**Reporting Period:**

October 2020

## **DISBURSEMENT JOURNAL**

## **CASH DISBURSEMENTS**

## **BANK ACCOUNT DISBURSEMENTS**

### Total Disbursements for the Month

11/28/21

6/16

201	25.89	007	244.82	01	0.
201	03.00	10164	115.94	01	0.
201	28.96	201116	12.40	5.6	0.
201	23.53	10163	101.90	5.6	0.
201	00.00	10164	115.94	08	0.

In re Helen Racanelli  
Debtor

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**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
<b>SCHEDULE A REAL PROPERTY</b>		
Primary Residence	<u>N/A</u>	
Other Property (attach schedule)		
<b>TOTAL REAL PROPERTY ASSETS</b>		
<b>SCHEDULE B PERSONAL PROPERTY</b>		
Cash on Hand	<u>N/A</u>	
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
<b>TOTAL PERSONAL PROPERTY</b>		
<b>TOTAL ASSETS</b>		

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<sup>10</sup> See, for example, the discussion of the proposed amendment to the Constitution of the United States in the *Journal of the House of Representatives* (1864-1865).

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**In re**

**Debtor**

Helen Rucanelli

Case No. 16-22617  
Reporting Period: October 2020

In re Helen Racanelli  
Debtor

Case No. 16-22617  
Reporting Period: October 2020

**SUMMARY OF UNPAID POST-PETITION DEBTS**

	Number of Days Past Due				
	Current	0-30	31-60	61-90	Over 91
Mortgage	<u>N/A</u>				
Rent					
Secured Debt/Adequate Protection Payments					
Professional Fees					
Other Post-Petition debt ( <i>list creditor</i> )					
<b>Total Post-petition Debts</b>					

Explain how and when the Debtor intends to pay any past due post-petition debts.

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In re Helen Racanelli  
Debtor

Case No. 16-22617  
Reporting Period: October 2020

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE  
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

**INSTALLMENT PAYMENTS**

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

In re Helen Racanelli  
Debtor

Case No. 16-22617  
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### DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		NO
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		NO
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		NO
4	Is the Debtor delinquent in paying any insurance premium payment?		NO
5	Have any payments been made on pre-petition liabilities this reporting period?		NO
6	Are any post petition State or Federal income taxes past due?		NO
7	Are any post petition real estate taxes past due?		NO
8	Are any other post petition taxes past due?		NO
9	Have any pre-petition taxes been paid during this reporting period?		NO
10	Are any amounts owed to post petition creditors delinquent?		NO
11	Have any post petition loans been received by the Debtor from any party?		NO
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		NO
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		NO.

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# Wells Fargo Everyday Checking

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HELEN RACANELLI  
DEBTOR IN POSSESSION  
CH 11 CASE # 16-22617 ((SNY))  
16 RIVERSIDE PL  
DOBBS FERRY NY 10522-1605

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 10/1	\$11,755.41
Deposits/Additions	279,825.09
Withdrawals/Subtractions	- 5,526.46
Ending balance on 10/31	\$286,054.04

Account number: [REDACTED] 4573

HELEN RACANELLI  
DEBTOR IN POSSESSION  
CH 11 CASE # 16-22617 ((SNY))

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED] 2881



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### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

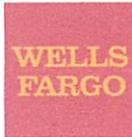
### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Purchase authorized on 09/30 Stagioni Ardsley NY S380274689631009 Card 6549		28.08	11,727.33
10/2		Purchase authorized on 10/01 Walgreens #11291 Dobbs Ferry NY S580275743897117 Card 6549		35.88	11,691.45
10/5		Purchase authorized on 10/03 New Victoria Nail Dobbs Ferry NY S380277536860730 Card 6549		43.00	
10/5		Purchase authorized on 10/03 Walgreens #11291 Dobbs Ferry NY S460277553544504 Card 6549		220.95	
10/5		Purchase authorized on 10/03 Knapp Pizza III Brooklyn NY S300277710454923 Card 6549		126.99	
10/5		Purchase authorized on 10/04 The Taco Project Yonkers NY S460278737953124 Card 6549		9.98	
10/5		Purchase authorized on 10/04 Stop & Shop 0530 390 B Dobbs Ferry NY P00000000033899470 Card 6549		151.83	11,138.70
10/6		Purchase authorized on 10/06 Decicco S 014180 21 Cente Ardsley NY P00300280776381033 Card 6549		157.18	10,981.52
10/7		Purchase authorized on 10/06 Sq *Vero Skin Care Yonkers NY S580280750058454 Card 6549		27.22	10,954.30
10/8		Purchase authorized on 10/06 Healthy Sugar Nyc Tarrytown NY S380280862497064 Card 6549		40.84	
10/8		Purchase authorized on 10/07 Stagioni Ardsley NY S580281709999918 Card 6549		10.70	10,902.76
10/13		Deposit	2,654.96		
10/13		Deposit	8,250.00		
10/13		Purchase authorized on 10/08 Ulta #616 Dobbs Ferry NY S580282616305796 Card 6549		52.54	
10/13		Purchase authorized on 10/09 Ardsley Cucina Ardsley NY S580283572619746 Card 6549		28.75	
10/13		Purchase authorized on 10/09 House of Sports 914-479-5419 NY S460283790443758 Card 6549		12.00	
10/13		Purchase authorized on 10/09 House of Sports 914-479-5419 NY S3802837926267753 Card 6549		12.00	
10/13		Purchase authorized on 10/10 Cvs/Pharmacy #00 00300-A Ardsley NY P00380284513123702 Card 6549		12.99	
10/13		Purchase authorized on 10/10 Dobbs Ferry Ser Dobbs Ferry NY P00000000383544467 Card 6549		29.81	
10/13		Purchase authorized on 10/10 Tmobile*Postpaid I 800-937-8997 WA S3802845429769091 Card 6549		162.00	
10/13		Purchase authorized on 10/10 Tmobile*Eip Pmt Te 800-937-8997 WA S300284547360674 Card 6549		399.99	
10/13		Purchase authorized on 10/12 Stop & Shop 0530 390 B Dobbs Ferry NY P00000000085309301 Card 6549		145.81	
10/13		Purchase authorized on 10/12 Shell Service Station Dobbs Ferry NY P00380286722565048 Card 6549		20.03	
10/13		Purchase authorized on 10/12 Sams Italian Resta Dobbs Ferry NY S380286809025139 Card 6549		31.00	
10/13		Purchase authorized on 10/13 Cvs/Pharmacy #00 00300-A Ardsley NY P00300287736540973 Card 6549		11.39	
10/13		Purchase authorized on 10/13 Amazing Savings #06 Scarsdale NY P00460287755425986 Card 6549		31.37	
10/13		Purchase authorized on 10/13 Stop & Shop 0530 390 B Dobbs Ferry NY P00000000977070932 Card 6549		48.08	20,809.96
10/14		Purchase authorized on 10/14 Cvs/Pharmacy #00 00300-A Ardsley NY P00380288771308167 Card 6549		23.29	20,786.67

and we are grateful to the Department of Health and Social Care for funding this work.

<sup>10</sup> See, for example, the discussion of the relationship between the right to privacy and the right to autonomy in *Reiter et al. v. Commonwealth of Massachusetts*, 450 U.S. 239 (1981).

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/15		Deposit	263,290.35		
10/15		Purchase authorized on 10/14 Battaglia Brothers Dobbs Ferry NY S580288783055001 Card 6549		62.17	284,014.85
10/16		Purchase authorized on 10/15 Turkish Cuisine White Plains NY S300289790378323 Card 6549		3.68	
10/16		Purchase authorized on 10/15 Turkish Cuisine White Plains NY S580289795375601 Card 6549		4.28	
10/16	103	Check		93.75	283,913.14
10/19		Deposit	2,814.39		
10/19		Purchase authorized on 10/16 Panera Bread #2043 Scarsdale NY S460290752218791 Card 6549		15.86	
10/19		Purchase authorized on 10/17 USPS PO 35225000 120 Main Dobbs Ferry NY P00300291619318543 Card 6549		11.00	
10/19		Purchase authorized on 10/17 Walgreens #11291 Dobbs Ferry NY S380291640815825 Card 6549		112.00	
10/19		Purchase authorized on 10/17 Good Morning Cupca Milford CT S580291758356130 Card 6549		31.91	
10/19		Purchase authorized on 10/18 Shell Service Station Dobbs Ferry NY P00460292633710370 Card 6549		25.14	
10/19		Purchase authorized on 10/18 Hollister #522 125 Westch White Plains NY P00380292684113634 Card 6549		20.82	
10/19		Purchase authorized on 10/18 Zales #1731 White Plains NY P00000000773976300 Card 6549		371.95	
10/19		Purchase authorized on 10/18 The Taco Project Yonkers NY S460292766052546 Card 6549		41.70	
10/19		Purchase authorized on 10/19 Stop & Shop 0530 390 B Dobbs Ferry NY P00000000877088365 Card 6549		100.34	
10/19	104	Check	100.00		285,896.81
10/20		Purchase authorized on 10/18 Auntieannes_813 White Plains NY S300292742425941 Card 6549		18.50	285,878.31
10/21		Purchase authorized on 10/19 Dobbs Diner Dobbs Ferry NY S300294028881088 Card 6549		25.45	
10/21		Purchase authorized on 10/20 Turkish Cuisine White Plains NY S460294827021122 Card 6549		37.82	
10/21		Purchase authorized on 10/21 Decicco S 014180 21 Cente Ardsley NY P00580295719536559 Card 6549		180.98	285,634.06
10/22		Purchase authorized on 10/22 Shell Service Station Dobbs Ferry NY P00300296800409732 Card 6549		20.14	
10/22	107	Check	267.35		285,346.57
10/23		Purchase authorized on 10/21 Paypal *J Crew Inc 402-935-7733 NY S300295809651380 Card 6549		13.04	
10/23		Purchase authorized on 10/21 Paypal *J Crew Inc 402-935-7733 NY S300295809651380 Card 6549		51.66	
10/23	^ 106	Coned of NY Check Pynt 102220 00106		629.85	284,652.02
10/26		Zelle From Sophia Racanelli on 10/24 Ref # Jpm451198098	1.00		
10/26		Purchase authorized on 10/22 China House Dobbs Ferry NY S580296719985115 Card 6549		24.08	
10/26		Purchase authorized on 10/22 Paypal *Lovely Ski 402-697-1100 NE S580297152245507 Card 6549		85.83	
10/26		Purchase authorized on 10/23 Sawmill Pizza Dobbs Ferry NY S580297653816643 Card 6549		28.07	
10/26		Purchase authorized on 10/24 Paypal *Vanavn 402-935-7733 CA S460298553363397 Card 6549		180.00	
10/26		Zelle to Racanelli Sophia on 10/24 Ref #Rp0945Hnkz		100.00	
10/26		Purchase authorized on 10/24 Dobbs Diner Dobbs Ferry NY S380299014857038 Card 6549		24.90	
10/26		Purchase authorized on 10/25 Tjmaxx #0 425 N Centra Hartsdale NY P0000000184679940 Card 6549		57.83	
10/26		Purchase authorized on 10/25 Cts Store#7033 393 North Hartsdale NY P00380299629633310 Card 6549		44.85	
10/26		Purchase authorized on 10/25 Decicco S 014180 21 Cente Ardsley NY P00580299662934801 Card 6549		111.99	

• 1770-1840: 1770-1840, 1770-1840

<sup>10</sup> See, for example, the discussion of the relationship between the concept of the "right to life" and the concept of "natural law" in the work of the American legal theorist John Finnis.

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/26	*	Purchase authorized on 10/25 Battaglia Brothers Dobbs Ferry NY S380299668048542 Card 6549	50.01		283,945.46
10/27	*	Purchase authorized on 10/26 Metate Mexican Res Dobbs Ferry NY S380300849751998 Card 6549	24.39		283,921.07
10/28	*	Purchase authorized on 10/27 Battaglia Brothers Dobbs Ferry NY S300301698499305 Card 6549	43.64		
10/28		Recurring Payment authorized on 10/27 Spotify USA 877-7781161 NY S380302069789472 Card 6549	4.99		
10/28	*	Purchase authorized on 10/27 Trophy Nut Brochur 937-6678478 OH S580302071582701 Card 6549	16.00		
10/28	*	Purchase authorized on 10/28 Foodtown #530 Hasting on Hu NY P00000000473544757 Card 6549	96.20		
10/28	*	Purchase authorized on 10/28 Walgreens Store 11 Ashfor Dobbs Ferry NY P00580302789878451 Card 6549	32.10		283,728.14
10/29		Purchase authorized on 10/29 05 Foxs of Eastchester Eastchester NY P00460303755338844 Card 6549	111.68		
10/29	*	Purchase authorized on 10/29 Decicco S 014180 21 Cente Ardsley NY P00380303779972476 Card 6549	126.81		283,489.65
10/30		MT Vernon Bd of Reg Salary 201030 21290000 Racanelli, Helen M	2,814.39		
10/30		Zelle to Racanelli Sophia on 10/30 Ref #Rp0957Kbz	150.00		
10/30	109	Check	100.00		286,054.04
<b>Ending balance on 10/31</b>					<b>286,054.04</b>
<b>Totals</b>			<b>\$279,825.09</b>		<b>\$5,526.46</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

**Summary of checks written (checks listed are also displayed in the preceding Transaction history)**

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
103	10/16	93.75	106 *	10/23	629.85	109 *	10/30	100.00
104	10/19	100.00	107	10/22	267.35			

\* Gap in check sequence.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/31/2020	Standard monthly service fee \$10.00	You paid \$0.00
------------------------------------	--------------------------------------	-----------------

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$10,902.76 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,814.39 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	62 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

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**Monthly service fee summary (continued)**

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The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RG

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**IMPORTANT ACCOUNT INFORMATION:**

**Your options to avoid the Everyday Checking account monthly service fee are changing.**

**Effective with the fee period beginning after October 8, 2020,** the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits\*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card\*\*
- Primary account owner is 17 through 24 years old\*\*\*

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

**Fee Period:**

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

**What remains the same:**

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

\*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

\*\*Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

\*\*\*Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

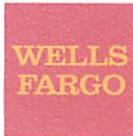


## IMPORTANT ACCOUNT INFORMATION

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Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your

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current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](http://wellsfargo.com/mobile/payments).

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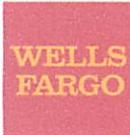
**IMPORTANT ACCOUNT INFORMATION**

**Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.**

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

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### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement.

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> <input type="text" value=" "/>

**C** Add **A** and **B** to calculate the subtotal.

+   
=

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> <input type="text" value=" "/>

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

-   
=

### General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

10/16/20	#103	\$93.75
10/19/20	#104	\$100.00
10/22/20	#107	\$287.35
10/23/20	#106	\$629.85
10/30/20	#109	\$100.00

October 2020